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United States Bankruptcy Court Western District of North Carolina			Volunt	Voluntary Petition			
			Name of Joint Debtor (Spouse) (Last, First, Middle):				
Griffith, Jeffrey Alan							
		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Development Group; dba Business Br							
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 7550		./Complete EIN	(if more the	than one, state	e all):		(ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 6324 Providence Country Club Dr.	and State)		Street Ac	ddress of Join	nt Debtor (No. ar	nd Street, City, and	l State
Charlotte, NC	ZIPCO 28	ODE 277	-				ZIPCODE
County of Residence or of the Principal Place of	Business:		County of	of Residence	or of the Princip	oal Place of Busines	SS:
Mecklenburg							
Mailing Address of Debtor (if different from stre	et address):		Mailing A	Address of Jo	oint Debtor (if di	ifferent from street	address):
	ZIPCO	ODE					ZIPCODE
Location of Principal Assets of Business Debtor	(if different from s	street address al	bove):				ZIPCODE
Type of Debtor	Natu	re of Business			Chapter of	f Bankruptcy Cod	le Under Which
(Form of Organization) (Check one box)	(Check one box) Health Care B	Queinace				tition is Filed (Che	
Individual (includes Joint Debtors)	Single Asset I	Real Estate as def	ined in	=		Chapter 1	5 Petition for ion of a Foreign
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)	11 U.S.C. § 1	01 (51B)			Chapter 9 Chapter 11	Main Pro	
Partnership	Stockbroker			_ I	Chapter 12	Chapter 1	5 Petition for
Other (If debtor is not one of the above entities,	Commodity Broker				Chapter 13		ion of a Foreign
check this box and state type of entity below.)			Nature of Debts				
	Other					(Check one box)	
 -		x-Exempt Entity		171	debts, defined in	11 U.S.C.	Debts are primarily
(Check box, if applical					§101(8) as "incur individual prima	rred by an	business debts
Debtor is a tax-exempt orgunder Title 26 of the United Code (the Internal Revenue			l States	j	personal, family, purpose."		
Filing Fee (Check one b	Dox)			Check one bo	Chapter	· 11 Debtors	
Full Filing Fee attached						as defined in 11 U	J.S.C. § 101(51D)
			Debtor is not a small business as defined in 11 U.S.C. § 101(51D)				
Filing Fee to be paid in installments (Applica			ttach Check if:				
signed application for the court's consideration to pay fee except in installments. Rule 1006			able Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on				
Fox from	(=). 200 - 000000		[l every three years	thereafter).	
Filing Fee waiver requested (applicable to ch				_ ``	plicable boxes being filed with t	this natition	
attach signed application for the court's cons	sideration. See Of	fficial Form 3B.	· Ē	Acceptano	ces of the plan we	ere solicited preper	
Statistical/Administrative Information				more class	ses, in accordanc	ce with 11 U.S.C.	§ 1126(b). THIS SPACE IS FOR
Debtor estimates that funds will be available for dis	tribution to unsecure	d creditors.					COURT USE ONLY
Debtor estimates that, after any exempt property is			paid, there w	will be no funds	s available for		
distribution to unsecured creditors. Estimated Number of Creditors							_
1-49 50-99 100-199 200-999	1000- 5000	5,001- 10,000	10,001 25,000				
Estimated Assets							
\$0 to \$50,001 to \$100,001 to \$500,001	1 \$1,000,001	\$10,000,001	\$50,000,0	001 \$100,0	 000,001 \$500,000	0,001 More than	
\$50,000 \$100,000 \$500,000 to \$1	to \$10 million	to \$50	to \$100 million	to \$500 million	0 to \$1 bill		
million Estimated Liabilities	HIIIIOII	million	HHIHOH	шшоп			
\$0 to \$50,001 to \$100,001 to \$500,001	1 \$1,000,001	\$10,000,001	\$50,000,0	001 \$100,0	000,001 \$500,000	0,001 More than	
\$50,000 \$100,000 \$500,000 to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	0 to \$1 bill		

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Voluntary Pe	etition e completed and filed in every case)	Page 2 of 51 Name of Debtor(s): Jeffrey Alan Griffith			
	All Prior Bankruptcy Cases Filed Within Last 8 Years (1	*			
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:	N.A.	Case Number:	Date Filed:		
·	inkruptcy Case Filed by any Spouse, Partner				
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
10K and 10Q) with	Exhibit A f debtor is required to file periodic reports (e.g., forms the Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is requesting r 11)	Exhib (To be completed if del whose debts are primar I, the attorney for the petitioner named in the fore the petitioner that [he or she] may proceed under States Code, and have explained the relief availat I further certify that I delivered to the debtor the relief availates.	btor is an individual rily consumer debts) egoing petition, declare that I have informed chapter 7, 11, 12, or 13 of title 11, United ble under each such chapter.		
Exhibit A i	is attached and made a part of this petition.	X /s/ Jeffrey G. Dalrymple Signature of Attorney for Debtor(s)	4 26 10 Date		
Exhibit D If this is a joint pe	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	a part of this petition.	hibit D.)		
		arding the Debtor - Venue			
□	(Check an Debtor has been domiciled or has had a residence, princip immediately preceding the date of this petition or for a lo	ny applicable box) pal place of business, or principal assets in this onger part of such 180 days than in any other Di	District for 180 days strict.		
	There is a bankruptcy case concerning debtor's affiliate, §	general partner, or partnership pending in this D	District.		
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtor Who Resi (Check all ap	ides as a Tenant of Residential Prop	erty		
	Landlord has a judgment for possession of debtor's reside	•)		
	(Name of I	landlord that obtained judgment)			
	(Address	of landlord)			
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for				
	Debtor has included in this petition the deposit with the c period after the filing of the petition.	court of any rent that would become due during	the 30-day		
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

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Case 10-31139 Doc 1 Filed 04/26/10 Entered 04/26/10 16:58:53 Desc Main Document Page 3 of 51 B1 (Official Form 1) (4/10) Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Jeffrey Alan Griffith **Signatures** Signature of a Foreign Representative Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the (Check only one box.) petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with chapter 15 of title 11, United States I request relief in accordance with the chapter of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are Code, specified in this petition. attached Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ Jeffrey Alan Griffith Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 4 26 10 (Date) Date Signature of Attorney* Signature of Non-Attorney Petition Preparer /s/ Jeffrey G. Dalrymple Signature of Attorney for Debtor(s) I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, JEFFREY G. DALRYMPLE and have provided the debtor with a copy of this document and the notices Printed Name of Attorney for Debtor(s) and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 Jeffrey G. Dalrymple, PA setting a maximum fee for services chargeable by bankruptcy petition Firm Name preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as 2435 Plantation Center Drive, Ste 205 required in that section. Official Form 19 is attached. Address Matthews, NC 28105 Printed Name and title, if any, of Bankruptcy Petition Preparer 704-847-7151 Telephone Number Social Security Number (If the bankruptcy petition preparer is not an individual, 4 26 10 state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address **Signature of Debtor (Corporation/Partnership)** I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Date United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Signature of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or Date

imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B1 D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT Western District of North Carolina

In re Jeffrey Alan Griffith	Case No.
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of menta
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _	/s/ Jeffrey Alan Griffith	
•	JEFFREY ALAN GRIFFITH	
Data	4 26 10	

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Jeffrey Alan Griffith	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	Tota	ıl	0.00	

(Report also on Summary of Schedules.)

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In re	Jeffrey Alan Griffith	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses,		Checking account BOA	J	150.00
or cooperatives.		Checking account Fifth Third	J	58.00
		Checking and Savings account Wachovia	J	939.00
Security deposits with public utilities, telephone companies, landlords, and others.		House rental Deposit Ramu Singh	J	1,000.00
Household goods and furnishings, including audio, video, and computer equipment.		Livingroom, Bedroom, Kids Bedroom Primary residence	J	2,300.00
		Kitchen table/chairs, Diningroom, Kitchen appliances Primary residence	J	1,000.00
		TV, Home computer, Patio furniture primary residence	J	1,100.00
		Lawn and Garden furniture Primary residence	J	400.00

In reJeffrey Alan Griffith		Case No.
•	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

(Continuation Sneet)				
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 		Misc Wall Hangings Primary residence	J	300.00
6. Wearing apparel.		Personal and kids clothes Primary residence	J	500.00
7. Furs and jewelry.		Misc Costume jewelry, watch Primary residence	J	800.00
8. Firearms and sports, photographic, and other hobby equipment.		Video Camera Primary residence	J	300.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		consent judgment Judgment against Golf Acquisitions, LLC: \$175,000.00 company is in Chapter 11 debtor believes note is uncollectible.	Н	1.00

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In re _ Jeffrey Alan Griffith		Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 	X X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2010 Dodge Grand Caravan SE approx 10,000 miles Primary residence	J	22,195.00
		2006 BMW 525i 4dr Sedan approx 65,000 miles Primary residence	Н	21,525.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Home office Primary residence	J	1,000.00
29. Machinery, fixtures, equipment, and supplies used in business.		Business equipment	Н	1,300.00

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In re	Jeffrey Alan Griffith	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Painting Equipment and Concenssion Vending Equipment		
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		continuation sheets attached Total	ıl	\$ 54,868.00

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In re	Jeffrey Alan Griffith	Case No.
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

\checkmark	11 U.S.C. § 522(b)(2)
	11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450*.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2010 Dodge Grand Caravan SE approx 10,000 miles	11 U.S.C. 522(d)(2)	858.00	22,195.00
2006 BMW 525i 4dr Sedan approx 65,000 miles	11 U.S.C. 522(d)(5)	439.00	21,525.00
Checking account	11 U.S.C. 522(d)(5)	150.00	150.00
Checking account	11 U.S.C. 522(d)(5)	58.00	58.00
Checking and Savings account	11 U.S.C. 522(d)(5)	939.00	939.00
House rental Deposit	11 U.S.C. 522(d)(5)	1,000.00	1,000.00
Livingroom, Bedroom, Kids Bedroom	11 U.S.C. 522(d)(3)	2,300.00	2,300.00
Kitchen table/chairs, Diningroom, Kitchen appliances	11 U.S.C. 522(d)(3)	1,000.00	1,000.00
TV, Home computer, Patio furniture	11 U.S.C. 522(d)(3)	1,100.00	1,100.00
Home office	11 U.S.C. 522(d)(5)	1,000.00	1,000.00
Misc Wall Hangings	11 U.S.C. 522(d)(5)	300.00	300.00
Personal and kids clothes	11 U.S.C. 522(d)(5)	500.00	500.00
Misc Costume jewelry, watch	11 U.S.C. 522(d)(4)	800.00	800.00
Video Camera	11 U.S.C. 522(d)(5)	300.00	300.00
Lawn and Garden furniture	11 U.S.C. 522(d)(5)	400.00	400.00
Business equipment	11 U.S.C. 522(d)(5)	1,300.00	1,300.00
consent judgment	11 U.S.C. 522(d)(5)	1.00	1.00

^{*}Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

In re _	Jeffrey Alan Griffith	ase No
	Debtor	 (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. xxxx7683			Lien: PMSI					21,337.00
GMAC PO Box 9001951 Louisville, KY 40290			Security: 2010 Dodge Grand Caravan SE approx 10,000 miles				21,337.00	21,031100
			VALUE \$ 0.00	1				
ACCOUNT NO.xxxx6169			Lien: PMSI					
Wachovia Dealer Services PO Box 1697 Winterville, NC 28590			Security: 2006 BMW 525i 4dr Sedan approx 65,000 miles VALUE \$ 21,525.00	-			21,086.00	0.00
ACCOUNT NO.			VALUE \$ 21,525.00					
			VALUE\$					
continuation sheets attached			(Total c	Sub	tota	1 >	\$ 42,423.00	\$ 21,337.00
			(Use only o		Cota	1 >	\$ 42,423.00	\$ 21,337.00

(Report also on (If applicable, rep Summary of Schedules) also on Statistical

(If applicable, report s) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/10)

Case 10-31139

т.	Jeffrey Alan Griffith	C N
In re	, , , , , , , , , , , , , , , , , , ,	Case No
	Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY]	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (04/10) - Cont.

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In re Jeffrey Alan Griffith	. Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisher	erman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to $$2,600$ * for deposits for the purchase, lease, or that were not delivered or provided. 11 U.S.C. § $507(a)(7)$.	rental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local gov	vernmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Ins	stitution
Claims based on commitments to the FDIC, RTC, Director of the Office or	f Thrift Supervision Comptroller of the Currency or Roard of
Governors of the Federal Reserve System, or their predecessors or successors, U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motolcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	or vehicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on 4/01/13, and every three years therea	after with respect to cases commenced on or after the date of
adjustment.	

____ continuation sheets attached

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B6E (Official Form 6E) (04/10) - Cont.

In re	Jeffrey Alan Griffith	Case No.	
	Debtor	(If known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

							Type of Triority i		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.			Consideration: notice						
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326			only				Notice Only	Notice Only	Notice Only
ACCOUNT NO.	t								
Mecklenburg County Tax Collector PO Box 71063 Charlotte, NC 28272-1063							Notice Only	Notice Only	Notice Only
ACCOUNT NO.									
NC Dept of Revenue Bankruptcy Department PO Box 1168 Raleigh, NC 27602							Notice Only	Notice Only	Notice Only
ACCOUNT NO.									
Sheet no. 1 of 1 continuation sheets attached Creditors Holding Priority Claims	to S	chedul	le of (Totals of		tal pag		\$ 0.00	\$	\$
(Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules)									
		Sche the S	T e only on last page of the comp edule E. If applicable, report al Statistical Summary of Certain illities and Related Data.)	so o	d	>	\$	\$ 0.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	Jeffrey Alan Griffith	Case No.	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxx0750 Bank of America P.O. Box 15102 Wilmington, DE 19886-5102			Consideration: Credit card debt				26,789.06
ACCOUNT NO. xxxx1815 Bank of America P.O. Box 15102 Wilmington, DE 19886-5102			Consideration: Credit card debt				4,068.46
ACCOUNT NO. xxxx6907 Bank of America P.O. Box 15102 Wilmington, DE 19886-5102			Consideration: Line of Credit				47,785.68
ACCOUNT NO. xxxx9846 Bank of America P.O. Box 15102 Wilmington, DE 19886-5102			Consideration: Credit card debt				48,966.96
2continuation sheets attached Subtotal						\	\$ 127,610.16
				Т	`otal	>	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jeffrey Alan Griffith	Case No.
	Debtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxx5688 Business Card PO Box 15710 Wilmington, DE 19886-5710			Consideration: Business account BOA Systems Development Group				1,869.88
ACCOUNT NO. xxxx8008 Cardmember Service PO Box 15153 Wilmington, DE 19886-5153			Consideration: Credit card debt CHASE				14,975.98
ACCOUNT NO. xxxx8143 CHC Urgent Care Matthews PO Box 70826 Charlotte, NC 28272-0826			Consideration: Medical Services				296.01
ACCOUNT NO. xxxx4333 Discover PO Box 71084 Charlotte, NC 28272-1084			Consideration: Credit card debt				25,588.92
ACCOUNT NO. Equifax Information Services LLC PO Box 740256 Atlanta, Ga 30374							Notice Only
Sheet no. 1 of 2 continuation sheets att to Schedule of Creditors Holding Unsecured	ached			Sub	tota	ı ≻	\$ 42,730.79

Sheet no. $\underline{1}$ of $\underline{2}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

ubtotal ► \$ 42,

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jeffrey Alan Griffith	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Experian NCAC PO Box 9556 Allen Texas 75013							Notice Only
ACCOUNT NO. XXXX8232 Fifth Third Bank PO Box 630778 Cincinnatie, OH 45263-0778			Consideration: Mastercard				31,013.95
ACCOUNT NO. Fifth Third Bank PO Box 630778 Cincinnatie, OH 45263-0778			Consideration: Deficiency of Short Sale Short sale 9/22/2008 Agreement to pay \$250.60 a month				90,217.76
ACCOUNT NO. XXXX7081 Meijer Platimnum MC/GEMB PO Box 960015 Orlando, FL 32896-0015			Consideration: Credit card debt Mastercard				4,648.26
ACCOUNT NO. Transunion Consumer Relations PO Box 2000 Chester, PA 19022-2000							Notice Only
Sheet no. 2 of 2 continuation sheets to Schedule of Creditors Holding Unsecured	attached			Sub	tota	 	\$ 125,879.97

to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total ➤

296,220.92

Case 10-31139	Doc 1	Filed 04/26/10	Entered 04/26/10 16:58:53	Desc Main
B6G (Official Form 6G) (12/07)		Document I	Page 20 of 51	

In re	Jeffrey Alan Griffith	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)		Document I	Page 21 of 51	

In re	Jeffrey Alan Griffith	Case No.	
	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<u> </u>		

Married

Debtor's Marital

Status:

In re_	Jeffrey Alan Griffith	Case	
	Debtor	 Case	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S): 17, 15, 12

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

RELATIONSHIP(S): daughter, daughter, daughter

Employment:	DEBTOR		SPOUSE	
Occupation	self employed	social worke	er	
Name of Employer	food concessions and residential painting	state of nort	h carolina	
How long employed		3 week		
Address of Employer				
	ge or projected monthly income at time case filed)		DEBTOR	SPOUSE
 Monthly gross wages, salar (Prorate if not paid mon 			\$0.00	\$2,916.00
2. Estimated monthly overtim	e		\$0.00	\$0.00
3. SUBTOTAL			\$0.00	\$2,916.00
4. LESS PAYROLL DEDUC	ΠONS			
a. Payroll taxes and sociab. Insurancec. Union Duesd. Other (Specify:	al security)	\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00	\$ 729.00 \$ 0.00 \$ 0.00 \$ 0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS		\$0.00	\$729.00
6 TOTAL NET MONTHLY	TAKE HOME PAY		\$	\$2,187.00
7. Regular income from opera (Attach detailed statement)	ation of business or profession or farm		\$5,500.00	\$0.00
8. Income from real property			\$0.00	\$0.00
9. Interest and dividends			\$0.00	\$0.00
10. Alimony, maintenance of debtor's use or that of depe	or support payments payable to the debtor for the endents listed above.		\$0.00	\$0.00
11. Social security or other go (Specify)			\$0.00	\$0.00
12. Pension or retirement inco	ome		\$0.00	\$0.00_
			. \$0.00	\$0.00
(Specify)			\$0.00	\$0.00
14. SUBTOTAL OF LINES 7	THROUGH 13		\$5,500.00_	\$0.00
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on Lines 6 and 14)		\$5,500.00	\$2,187.00
16. COMBINED AVERAGE from line 15)	MONTHLY INCOME (Combine column totals		\$	7,687.00_

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17.	Describe a	nv increase	or decrease	e in income	reasonably	anticipate	d to occur	within the	vear fo	llowing	the filing	of this	document

	nusband has been unemployed since June of 2008 - nusband is also a business broker with active fistings, but none have closed in past 18 months
	husband is just now starting the hot dog stands and painting business - no income yet received.
_	

Entered 04/26/10 16:58:53

In re_ Jeffrey Alan Griffith	Com No
Debtor	Case No(if known)
SCHEDULE J - CURRENT EX	NDITURES OF INDIVIDUAL DEBTOR(S)
	jected monthly expenses of the debtor and the debtor's family at time case ally, or annually to show monthly rate. The average monthly expenses the allowed on Form 22A or 22C.
Check this box if a joint petition is filed and debtor's sp labeled "Spouse."	maintains a separate household. Complete a separate schedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobil	me) \$\$
b. Is property insurance included? Yes	No
2. Utilities: a. Electricity and heating fuel	\$\$43.00
b. Water and sewer	\$148.00
c. Telephone	\$0.00
d. Other <u>Cell/Cable/Internet</u>	\$ 298.00
3. Home maintenance (repairs and upkeep)	\$0.00
4. Food	\$1,050.00
5. Clothing	\$250.00
6. Laundry and dry cleaning	\$30.00
7. Medical and dental expenses	\$100.00_
8. Transportation (not including car payments)	\$500.00
$9.\ Recreation,\ clubs\ and\ entertainment,\ newspapers,\ magazines,$	\$0.00
10.Charitable contributions	\$0.00
11.Insurance (not deducted from wages or included in home more	
a. Homeowner's or renter's	\$20.00
b. Life	\$100.00
c. Health	\$438.00_
d.Auto	\$238.00
e. Other	\$64.00
12.Taxes (not deducted from wages or included in home mortga	yments)
(Specify)	\$993.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do no	
a. Auto	\$391.00
b. Other 2nd Vehicle	
c. Other	\$\$
14. Alimony, maintenance, and support paid to others	\$0.00
15. Payments for support of additional dependents not living at y	0.00
16. Regular expenses from operation of business, profession, or	(attach detailed statement) \$000_

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

a. Average monthly income from Line 15 of Schedule	e (Includes spouse income of \$2,187.00. See Schedule I)	\$ 7,687.00
b. Average monthly expenses from Line 18 above		\$ 7,485.00
c. Monthly net income (a. minus b.)	(Net includes Debtor/Spouse combined Amounts)	\$ 202.00

0.00

7,485.00

17. Other

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Western District of North Carolina

In re	Jeffrey Alan Griffith	Case No.
_	Debtor	
		Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00		
B – Personal Property	YES	4	\$ 54,868.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 42,423.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 296,220.92	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 7,687.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 7,485.00
тот	CAL	17	\$ 54,868.00	\$ 338,643.92	

Official acental-Statistical Soundary (Filed) 04/26/10 Entered 04/26/10 16:58:53 Desc Main United States Bankruptcy Court Western District of North Carolina

In re	Jeffrey Alan Griffith	Case No.
	Debtor	
		Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 7,687.00
Average Expenses (from Schedule J, Line 18)	\$ 7,485.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 1,295.87

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 21,337.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 296,220.92
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 317,557.92

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In re	Jeffrey Alan Griffith
	Debtor
	DECLA

Bankruptcy2010 @1991-2010, New Hope Software, Inc., ver. 4.5.4-749 - 32425 - PDF-XChange 3.0

Case No. ___ (If known)

	ION CONCERNING DE	
I declare under penalty of perjury t are true and correct to the best of my knowled		chedules, consisting of sheets, and that they
Date 4 26 10		/s/ Jeffrey Alan Griffith
Date	_ Signature: _	Debtor:
		Not Applicable
Date	Signature:	Not Applicable (Joint Debtor, if any)
	[If joint	case, both spouses must sign.]
	TURE OF NON-ATTORNEY BANKRUPTCY PE	ETITION PREPARER (See 11 U.S.C. 8 110)
compensation and have provided the debtor wit 110(h) and 342(b); and, (3) if rules or guideline	h a copy of this document and the notices and as have been promulgated pursuant to 11 U.S he debtor notice of the maximum amount be	d in 11 U.S.C. § 110; (2) I prepared this document for d information required under 11 U.S.C. §§ 110(b), .C. § 110 setting a maximum fee for services chargeable fore preparing any document for filing for a debtor or
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer		al Security No. by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, who signs this document.	state the name, title (if any), address, and social secu	rity number of the officer, principal, responsible person, or partner
Address		
X Signature of Bankruptcy Petition Prepar		
Signature of Bankruptcy Petition Prepar	er	Date
Names and Social Security numbers of all other individua	als who prepared or assisted in preparing this docume	nt, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach a	additional signed sheets conforming to the appropriat	e Official Form for each person.
18 U.S.C. § 156.		Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110,
DECLARATION UNDER PENA	ALTY OF PERJURY ON BEHALF OF A	CORPORATION OR PARTNERSHIP
		thorized agent of the corporation or a member
or an authorized agent of the partnership] of the in this case, declare under penalty of perjury that shown on summary page plus 1), and that they are	at I have read the foregoing summary and sch	nedules, consisting ofsheets (total
Date	Signature:	
		or type name of individual signing on behalf of debtor.]
[An individual signing on beh	alf of a partnership or corporation must indicate p	position or relationship to debtor.]

Case 10-31139 B7 (Official Form 7) (04/10)

9 Doc 1 Filed 04/26/10 Entered 04/26/10 16:58:53 Desc Main UNITED STATEST BARRET PT 51/2 COURT

Western District of North Carolina

In Re	Jeffrey Alan Griffith	Case No(if known)
	STATEMENT OF FINANCI	AL AFFAIRS
	This statement is to be completed by every debtor. Spouses filing the information for both spouses is combined. If the case is filed under char	

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

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State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2010(db)		none	
2009(db)		none	
2008(db)	43,076.88	Golf Acquisitions	
2010(nfs)	5,440.36	Carolina Maids State of NC Charlotte Meck School	
2009(nfs)	12,756.14	Carolina Maids CMS	

US Dept of Commerce

AMOUNT

SOURCE (if more than one)

2008(nfs) 7,149.62 RGIS, CMS, Carolina Maids Morning Star Adoption

8 II.

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2010 (db) 6,192.00 Unemployment 2009(db) 20,286.00 Unemployment

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
GMAC PO Box 9001951 Louisville, KY 40290	3/10, 2/10, 1/10	1,173.54	21,337.00
Wachovia Dealer Services PO Box 1697 Winterville, NC 28590	3/10, 2/10, 1/10	1,566.45	21,086.00
Fifth Third Bank PO Box 630778 Cincinnatie, OH 45263-0778	3/10, 2/10, 1/10	751.80	90,217.76
Bank of America P.O. Box 15102 Wilmington, DE 19886-5102	1/10	710.00	47,785.68

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None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after date of adjustment.

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

 \bowtie

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

Jeffrey Griffith vs Golf Acquisitions LLC Bruce Gerish 08-092163-CK City of Oakland Circuit Court Settlement Agreement

175,000 in favor of

Client

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

Short Sale of previous home 190,000 value sold 99,536.89 Deficiency of 90,217.76 short sale

Sept 22, 2008

Gambling Debt

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Jeffrey G. Dalrymple 2435 Plantation Center Drive Suite 205 Matthews, NC 28105 \$1,600.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

various

Relationship: none

miscellaneous sales of small personal property - money used to pay bills

and survive

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY OR
DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Bank of America Business Checking Feb 2010

Closing Balance: 75.23

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF AMOUNT OF

SETOFF

SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

800 Michaux Lane Gross Pointe shores, MI 48236 2005-7/2008

16. Spouses and Former Spouses

None \boxtimes

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None \boxtimes

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF **ENVIRONMENTAL** AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None \boxtimes

SITE NAME NAME AND ADDRESS **ENVIRONMENTAL** DATE OF AND ADDRESS OF GOVERNMENTAL UNIT NOTICE

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None \boxtimes

OF GOVERNMENTAL UNIT

NAME AND ADDRESS

DOCKET NUMBER

STATUS OR DISPOSITION

LAW

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
AK Goodwin Business & Fin LLC	ancial,	same as debtor	business brokerage	1/13/2009 - ongoing
Rely USA		same as debtor	recycling business - no income ever derived	9/25/2008 - 12/31/2009
Systems Development G	roup	same as debtor	franchise brokerage - last sale approx May 2008	2004 - 2/2010
	1		1 4 4 1 1 4 1 4	

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

 \boxtimes

NAME ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

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	[If completed by an individual or individual and spouse] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.		
Date	4 26 10	Signature of Debtor	/s/ Jeffrey Alan Griffith JEFFREY ALAN GRIFFITH
	continuation sheets attached		
	Penalty for making a false statement: F	ine of up to \$500,000 or i	mprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
	DECLARATION AND SIGNATUR	E OF NON-ATTORNEY	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compens rules or	eclare under penalty of perjury that: (1) I am a basation and have provided the debtor with a copy of the guidelines have been promulgated pursuant to 11 Uven the debtor notice of the maximum amount before	inkruptcy petition preparer nis document and the notice J.S.C. § 110 setting a max	r as defined in 11 U.S.C. § 110; (2) I prepared this document for es and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if imum fee for services chargeable by bankruptcy petition preparers, I or filing for a debtor or accepting any fee from the debtor, as required
Printed of	or Typed Name and Title, if any, of Bankruptcy Petit	tion Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
	nkruptcy petition preparer is not an individual, state the now who signs this document.	ume, title (if any), address, and	d social security number of the officer, principal, responsible person, or
Address			
X			
Signatur	re of Bankruptcy Petition Preparer		Date
	and Social Security numbers of all other individuals vadividual:	who prepared or assisted in	preparing this document unless the bankruptcy petition preparer is

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

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B8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Western District of North Carolina

	Jeffrey Alan Griffith			
In re			Case No.	
III IC	Debtor	,	cuse 110.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1]
Creditor's Name: GMAC	Describe Property Securing Debt: 2010 Dodge Grand Caravan SE approx 10,000
PO Box 9001951	miles
Louisville, KY 40290	
Property will be (check one):	
Surrendered Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Property is (check one):	
☐ I Claimed as exempt	Not claimed as exempt
D 4 N 2 46	7
Property No. 2 (if necessary)	
Creditor's Name: Wachovia Dealer Services	Describe Property Securing Debt: 2006 BMW 525i 4dr Sedan approx 65,000
PO Box 1697	miles
Winterville, NC 28590	
Property will be (check one):	
Surrendered Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Property is (check one):	
_	Not claimed as exempt

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B8 (Official Form 8) (12/08)

Page 2

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Proper	ty	
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
		,
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
		,
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		□ YES □ NO
0 continuation sheets attached ((if any)	•
	9	
	hat the above indicates my intention as to	
Estate securing debt and/or persona	l property subject to an unexpired lease.	
4.26.10	/ / I CC	*.1
Date: 4 26 10	/s/ Jeffrey Alan Griff	<u>im</u>
	Signature of Debtor	
	Signature of Joint Debte	or

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Desc Main

B 201B (Form 201B) (12/09)

United States Bankruptcy Court

Western District of North Carolina

n re _ Jeffrey Alan Griffith	Case No.
Debtor	(If known)
	CE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE
Certification of [Non-Attorne	ey] Bankruptcy Petition Preparer
I, the [non-attorney] bankruptcy petition preparer signilebtor the attached notice, as required by § 342(b) of the Bankruptcy	ng the debtor's petition, hereby certify that I delivered to the uptcy Code
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
X Signature of Bankruptcy Petition Preparer or officer, Principal, responsible person, or partner whose Social Security number is provided above.	
	on of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy
Jeffrey Alan Griffith	x /s/ Jeffrey Alan Griffith 4 26 10

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Signature of Joint Debtor, (if any)

Date

Case No. (if known)

Bank of America P.O. Box 15102 Wilmington, DE 19886-5102

Bank of America P.O. Box 15102 Wilmington, DE 19886-5102

Bank of America P.O. Box 15102 Wilmington, DE 19886-5102

Bank of America P.O. Box 15102 Wilmington, DE 19886-5102

Business Card PO Box 15710 Wilmington, DE 19886-5710

Cardmember Service PO Box 15153 Wilmington, DE 19886-5153

CHC Urgent Care Matthews PO Box 70826 Charlotte, NC 28272-0826

Discover PO Box 71084 Charlotte, NC 28272-1084

Equifax Information Services LLC PO Box 740256 Atlanta, Ga 30374

Experian NCAC PO Box 9556 Allen Texas 75013 Fifth Third Bank PO Box 630778 Cincinnatie, OH 45263-0778

Fifth Third Bank PO Box 630778 Cincinnatie, OH 45263-0778

GMAC PO Box 9001951 Louisville, KY 40290

Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326

Mecklenburg County Tax Collector PO Box 71063 Charlotte, NC 28272-1063

Meijer Platimnum MC/GEMB PO Box 960015 Orlando, FL 32896-0015

NC Dept of Revenue Bankruptcy Department PO Box 1168 Raleigh, NC 27602

Transunion Consumer Relations PO Box 2000 Chester, PA 19022-2000

Wachovia Dealer Services PO Box 1697 Winterville, NC 28590 B203 12/94

United States Bankruptcy Court Western District of North Carolina

	In re Jeffrey Alan Griffith	Case	e No
		Cha	pter7
	Debtor(s)		
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FO	OR DEBTOR
	and that compensation paid to me with	ed. Bankr. P. 2016(b), I certify that I am the attorned in one year before the filing of the petition in bank of the debtor(s) in contemplation of or in connection	ruptcy, or agreed to be paid to me, for services
	For legal services, I have agreed to acc	ept\$ _	1,600.00
	Prior to the filing of this statement I have	re received\$_	1,600.00
	Balance Due	\$ <u>_</u>	0.00
2.	The source of compensation paid to m	e was:	
	▼ Debtor □	Other (specify)	
3.	The source of compensation to be paid		
	▼ Debtor □	Other (specify)	
4. asso	I have not agreed to share the ab ciates of my law firm.	ove-disclosed compensation with any other perso	on unless they are members and
of my		-disclosed compensation with a other person or p gether with a list of the names of the people shari	
5.	In return for the above-disclosed fee,	I have agreed to render legal service for all aspec	ts of the bankruptcy case, including:
	b. Preparation and filing of any petition	uation, and rendering advice to the debtor in determing, schedules, statements of affairs and plan which make ting of creditors and confirmation hearing, and a	nay be required;
6. Adv	By agreement with the debtor(s), the a versary proceedings	bove-disclosed fee does not include the following s	ervices:
	, training processing a		
	I certify that the foregoing is a debtor(s) in the bankruptcy proces	CERTIFICATION complete statement of any agreement or arranger ding.	nent for payment to me for representation of the
	4 26 10	/s/ Jeffrey G. Da	alrymple
	Date	78/ Jemey G. De	Signature of Attorney

Jeffrey G. Dalrymple, PA

Name of law firm

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	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
In re <u>Jeffrey Alan Griffith</u>	The presumption arises.
Debtor(s)	
Case Number:	☐ The presumption is temporarily inapplicable.
(If known)	

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONSUMER DEBTORS
If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. Ueteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 11 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed; OR b. I am performing homeland defense activity for a period of at least 90 days /or/ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. 🗹 Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during the Column A Column B six calendar months prior to filing the bankruptcy case, ending on the last day of the month Debtor's Spouse's before the filing. If the amount of monthly income varied during the six months, you must Income Income divide the six-month total by six, and enter the result on the appropriate line. Gross wages, salary, tips, bonuses, overtime, commissions. 0.00 755.96 Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. Gross receipts 0.00 \$ h. Ordinary and necessary business expenses 0.00 Business income Subtract Line b from Line a 0.00 0.00 Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. 5 0.00 Gross receipts \$ a. \$ 0.00 b. Ordinary and necessary operating expenses Rent and other real property income Subtract Line b from Line a 0.00 0.00 Interest, dividends and royalties. \$ 0.00 0.00 7 Pension and retirement income. 0.00 0.00 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for 8 that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. 0.00 0.00 Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in 9 Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be 0.00 0.00 0.00 0.00 a benefit under the Social Security Act Debtor \$ Spouse \$

10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. a. Maid income b. \$ 539.91 \$ 0.00	\$	0.00	\$ 539.91				
	Total and enter on Line 10	Ψ	0.00	\$ 539.91				
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$	0.00	\$ 1,295.87				
12	Total Current Monthly I ncome for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$		1,295.87				
	Part III. APPLICATION OF § 707(b)(7) EXCLUSIO	N						
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 b number 12 and enter the result.	y the	\$	15,550.44				
14	Applicable median family income. Enter the median family income for the applicable state and							
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the not arise" box at the top of page 1 of this statement, and complete Part VIII; do not comp	plete Pa	arts IV,	V, VI or VII.				
	The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.							

Complete Parts IV, V, VI and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)						
16	Enter the amount from Line 12.		\$	N.A.			
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line listed in Line 11, Column B that was NOT paid on a regular basis for the h debtor or the debtor's dependents. Specify in the lines below the basis fo income (such as payment of the spouse's tax liability or the spouse's supple debtor or the debtor's dependents) and the amount of income devoted to list additional adjustments on a separate page. If you did not check box at a.						
	b.	\$					
	c.	\$					
	Total and enter on Line 17.		\$	N.A.			
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line	16 and enter the result.	\$	N.A.			
	Part V. CALCULATION OF DEDUCTION	IS FROM INCOME					
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)						
19A	National Standards: food, clothing and items. Enter in Line 19A the National Standards for Food, Clothing and Other Items for the applicable information is available at www.usdoj.gov/ust/ or from the clerk of the ba	nousehold size. (This	\$	N.A.			

19B	Out-of- for per clerk o under of years of Line 14 enter t 65 and	nal Standards: health care Pocket Health Care for perssons 65 years of age or older the bankruptcy court.) En 65 years of age, and enter in or older. (The total number 16). Multiply line a1 by Line he result in Line c1. Multiply older, and enter the result ter the result in Line 19B.	ons under 65 year. (This informater in Line b1 the number of household me b1 to obtain a toy Line a2 by Line a2 by Line and the control of th	ars of ation is ation is mumber or embers otal am	age, and in Lir available at we per of members of members of must be the so nount for hous obtain a total	ne a2 the IRS Nat www.usdoj.gov/us rs of your househod your household v same as the numband sehold members u amount for house	tional Standards t/ or from the old who are on are 65 oer stated in other 65, and oth		
	Hous	sehold members under 65	years of age	Hous	ehold memb	ers 65 years of	age or older		
	a1.	Allowance per member	N.A.	a2.	Allowance p	per member	N.A.		
	b1.	Number of members	N.A.	b2.	Number of	members			
	c1.	Subtotal	N.A.	c2.	Subtotal		N.A.	\$	N.A.
20A	IRS Ho	Standards: housing ar busing and Utilities Standard This information is available	s; non-mortgage	e exper	nses for the ap	oplicable county a	nd household	e \$	N.A.
20B	the am househ court); as stat amour	Standards: housing arrount of the IRS Housing and hold size (this information is enter on Line b the total of ed in Line 42; subtract Line at less than zero. IRS Housing and Utilities Standard Monthly Payment your home, if any, as state	d Utilities Standa available at www. the Average Mo b from Line a ar andards; mortga for any debts sed d in Line 42	ords; m w.usdo nthly P nd ente ge/ren	ortgage/rent of i.gov/ust/ or fayments for a result in tal expense	expense for your from the clerk of t ny debts secured	county and the bankruptcy by your home, at enter an N.A.		N. A
	C.	Net mortgage/rental expen	se			Subtract Line b	rrom Line a	\$	N.A.
21	out in the IRS	Standards: housing ar Lines 20A and 20B does not 5 Housing and Utilities Stand d, and state the basis for yo	accurately comp lards, enter any	oute the	e allowance to nal amount to	which you are er	ntitled under	\$	N.A.
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. \[\begin{align*} 0 1 2 \text{ or more.} \] If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						f \$	N.A.	
22B	If you that you 22B th	Standards: transporta pay the operating expenses or are entitled to an addition e "Public Transportation" and le at www.usdoj.gov/ust/ or	for a vehicle and al deduction for nount from IRS L	d also u your p .ocal St	use public tran ublic transpor tandards: Trar	nsportation, and y tation expenses, on asportation. (This	ou contend enter on Line	\$	11/21

	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an						
	ownership/lease expense for more than two vehicles.)						
23	1						
	a. IRS Transportation Standards, Ownership Costs \$ N.A.						
	b. Average Monthly Payment for any debts secured by Vehicle 1, sas stated in Line 42						
	Subtract Line h from Line a	\$	N.A.				
	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.						
24	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of that Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.	n					
2 '	a. IRS Transportation Standards, Ownership Costs \$ N.A.						
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 \$ N.A.						
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.	\$	N.A.				
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.						
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.						
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you						
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.						
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.						
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other						
	Other Necessary Expenses: health care. Enter the total average monthly amount that you	\$	N.A.				
31	that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Lin 19B. Do not include payments for health insurance or health savings						
	accounts listed in Line 34. Other Necessary Exponents: telegrammunication convices. Enter the total everage monthly.	\$	N.A.				
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any						
6.2	amount previously deducted.						
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32	\$	N.A.				

		Subpart B: Additional Expense Deduction Note: Do not include any expenses that you ha		2.	
	monthl	h Insurance, Disability Insurance and Health Savings A y expenses in the categories set out in lines a-c below that are reasonuse, or your dependents.			
	а.	Health Insurance	\$ N.A.		
	b.	Disability Insurance	\$ N.A.		
34	C.	Health Savings Account	\$ N.A.	Φ.	NI A
	Tota	al and enter on Line 34.		\$	N.A.
	_	rou do not actually expend this total amount, state your actual actual societies. N.A.	average expenditures in the		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.				N.A.
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			\$	N.A.
37	IRS Loo provid	e energy costs Enter the total average monthly amount, in excest cal Standards for Housing and Utilities that you actually expend for he e your case trustee with documentation of your actual expensionstrate that the additional amount claimed is reasonable and	nome energy costs. You must ses, and you must	\$	N.A.
38	expens elemen provid	ation expenses for dependent children less than 18. Ent es that you actually incur, not to exceed \$147.92* per child, for attentary or secondary school by your dependent children less than 18 year e your case trustee with documentation of your actual expense amount claimed is reasonable and necessary and not alreadards.	endance at a private or public ears of age. You must ses and you must explain	\$	N.A.
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				N.A.
40		nued charitable contributions. Enter the amount that you wm of cash or financial instruments to a charitable organization as def (2)		\$	N.A.
41	Total	Additional Expense Deductions under § 707(b). Enter th	e total of Lines 34 through 40.	\$	N.A.

^{*}Amount subject to adjustment on 4/1/2013, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Subpart C: Deductions for Debt Payment							
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total Average Monthly payments on Line 42.							
42		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance?		
	а			\$		☐ yes ☐no		
	b			\$		☐ yes ☐no		
	С			\$		yes no		
					nl: Add Line and c		\$	N.A.
42	prinder pay pro rep	ner payments on secured clanary residence, a motor vehicle, or endents, you may include in your of the creditor in addition to the payments. The cure amount would includessession or foreclosure. List and to itional entries on a separate page.	other property necessary for you deduction 1/60th of any amount ments listed in Line 42, in order to ade any sums in default that mus	ur sup (the " to ma st be p	pport or the sucure amount" intain possessoaid in order to	apport of your) that you must ion of the o avoid		
43		Name of Creditor	Property Securing the Debt		1/60th of th	e Cure Amount		
	a.				\$			
	b.				\$			
	С.				\$			
	Ш						\$	N.A.
44	cla	yments on prepetition priori ms, such as priority tax, child supp ir bankruptcy filing. Do not includ	port and alimony claims, for which	h you	were liable at	the time of	\$	N.A.
	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.							
	a.	Projected average monthly Chapter 13 plan payment. \$ N.A.						
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				N.A.		
	C. Average monthly administrative expense of Chapter 13 case Total: Multiply Lines a and b						\$	N.A.
46	Тс	tal Deductions for Debt Payr	ment. Enter the total of Lines 4	12 thro	ough 45.		\$	N.A.
	Subpart D: Total Deductions from Income					Ψ	2 1,12 21	
47	Тс	tal of all deductions allowed				, 41, and 46.	\$	N.A.

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))						
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$ N.A.					
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the						
	result.						
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$ N.A.					
	Initial presumption determination. Check the applicable box and proceed as directed.						
	The amount on Line 51 is less than \$7,075*. Check the box for "The presumption does not page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of	Part VI.					
The amount set forth on Line 51 is more than \$11,725*. Check the "Presumption arises" be page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do the remainder of Part VI.							
	The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the Part VI (Lines 53 through 55).	ne remainder of					
53	Enter the amount of your total non-priority unsecured debt						
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.						
	Secondary presumption determination. Check the applicable box and proceed as directed.						
	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presu						
55	not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. The amount on Line 51 is equal to or greater than the amount on Line 54. Check the I						
	presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII.						
	complete Part VIII.						
	Part VII: ADDITIONAL EXPENSE CLAIMS						
Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for health and welfare of you and your family and that you contend should be an additional deduction from your current income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect average monthly expense for each item. Total the expenses.							
56	Expense Description Monthly	Amount					
	a. \$	N.A.					
	b.						
	C. \$						
	Total: Add Lines a, b and c						
Part VIII: VERIFICATION							
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If t both debtors must sign.)	his a joint case,					
	Date: 4 26 10 Signature: /s/ Jeffrey Alan Griffith						
57	(Debtor)						
	Date: Signature:(Joint Debtor, if any)						
(Joint Debtor, if any)							

^{*}Amounts are subject to adjustment on 4/1/2013, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Income Month 1			Income Month 2		
Gross wages, salary, tips	0.00	422.00	Gross wages, salary, tips	0.00	422.
Income from business	0.00	0.00	Income from business	0.00	0.
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.
Unemployment	0.00	0.00	Unemployment	0.00	0.
Other Income	0.00	539.91	Other Income	0.00	539.
Income Month 3			Income Month 4		
Gross wages, salary, tips	0.00	422.00	Gross wages, salary, tips	0.00	1,089.
Income from business	0.00	0.00	Income from business	0.00	0.
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.
Unemployment	0.00	0.00	Unemployment	0.00	0.
Other Income	0.00	539.91	Other Income	0.00	539.
Income Month 5			Income Month 6		
Gross wages, salary, tips	0.00	1,089.92	Gross wages, salary, tips	0.00	1,089.
Income from business	0.00	0.00	Income from business	0.00	0.
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.
Unemployment	0.00	0.00	Unemployment	0.00	0.
Other Income	0.00	539.91	Other Income	0.00	539.

Additional Items as Designated, if any

Remarks